

settings, etc., can be saved once and for all to paper, so that they never again need be reentered.

The technique of reducing the front panel (or attached device) operations to an encoded pattern is particularly useful since the meaning of the pattern can be understood and used at devices other than the particular one at which it was originally encoded. Among the items that can be so encoded are a fax number, or list of fax numbers to which a fax should be sent; whether fine should be set on; whether pages should be rotated, collated, reduced or enlarged, stapled, bound, how many copies should be generated; e-mail addresses to which the image itself, or some digital document pointed to by an address and access information encoded, should be sent; fonts that can be downloaded; job control information for a page description language such as PostScript or PCL; network addresses to which pages to be scanned should be sent; an encoding of a cover page to be sent along with a fax, or a print or copy job; header, footer, and background templates for a fax, or a print or copy job.

We claim:

1. A method of bill presentment comprising the steps of:
  - accessing information concerning the bill,
  - selecting information to include in the bill where at least one available choice in the selection consists of digital data sufficient to pay the bill, and where at least some of the information selected consists of information accessed,
  - selecting at least one means for sending the bill,
  - preparing the bill in accordance with the information selected to be included, and
  - sending the bill in accordance with the at least one means selected for sending the bill.

2. A method of payment comprising the steps of:

selecting a means for payment where at least one available choice consists of digital data sufficient to pay,

selecting a means for sending the payment,

selecting a person to receive the payment,

5 preparing a payment in accordance with the means selected for paying, and

sending the bill so prepared consistent with the means selected for sending the bill to the person selected to receive the bill.

10 3. A bill that contains in digital form that contains in digital form sufficient information to pay the bill.

4. A bill payment instrument which contains in digital form sufficient information to pay a bill.